

IN THE CLAIMS

Claims 1-66. (Cancelled)

67. (Previously Presented) A point of sale operating method, comprising:
entering an amount corresponding to cash being offered into a point of sale terminal controlled by a merchant;
calculating an excess cash payment;
entering a card identifier;
apportioning at least a part of the excess cash payment as a cash deposit to one or more voucher accounts identified by the card identifier; and
entering a merchant sale amount into the point of sale terminal; and
debiting the sale amount against the one or more voucher accounts,
the one or more voucher accounts being identified with the card identifier independent of the point of sale terminal.
68. (Previously Presented) The method of Claim 67, wherein apportioning at least a part of the excess cash payment includes entering changes to the apportioning.
69. (Previously Presented) The method as in Claim 67, further comprising receiving data, from the point of sale terminal, in a central processor remote from the point of sale terminal.
70. (Previously Presented) The method as in Claim 67, wherein entering a card identifier includes receiving a card having the card identifier and data identifying the one or more voucher accounts and instructions for apportioning.
71. (Previously Presented) The method as in Claim 67, wherein apportioning includes receiving, in a central processor remote from the point of sale terminal, data entered from a card on a batch processing basis.

72. (Previously Presented) The method as in Claim 67, wherein apportioning includes receiving, in a central processor remote from the point of sale terminal, data entered from a card on in a real time basis.

73. (Previously Presented) A system, comprising:

- a point of sale terminal controlled by a merchant;
- entry means in the point of sale terminal for entering an amount corresponding to cash being offered;
- calculating means in the point of sale terminal for determining an amount of excess cash;
- identifier entering means for entering a card identifier;
- apportioning means responsive to the card identifier for apportioning at least a part of the excess cash deposit to one or more voucher accounts; and
- entry means in the point of sale terminal for debiting the one or more voucher accounts when a merchant sale occurs,
- the one or more voucher accounts being identified with said card identifier independent of data in the point of sale terminal.

74. (Previously Presented) The system of Claim 73, wherein the identifier entering means includes means for entering changes in apportionment.

75. (Previously Presented) The system of Claim 73, wherein the apportioning means includes means for transferring a portion of the excess cash directly to the one or more voucher accounts with each apportionment.

76. (Previously Presented) The system of Claim 73, wherein the apportioning means includes a central processor remote from the point of sale terminal for receiving data from the identifier entering means.

77. (Previously Presented) The system of Claim 73, wherein the apportioning means includes a central processor remote from the point of sale terminal for receiving data from identifier entering means on a batch processing basis.

78. (Previously Presented) The system of Claim 73, wherein the apportioning means includes a central processor remote from the point of sale terminal for receiving data from identifier entering means on a real time basis.

79. (Previously Presented) The system of Claim 73, wherein the identifier entering means includes receiving means for receiving a card having a number and data representing the one or more voucher accounts and instructions for apportioning.